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Leon Morehead Insurance Services





















Modoc Insurance Services

































































June 14, 2024

Senator Thomas Umberg Chair, Senate Judiciary Committee 1021 O St. (Room 6530) Sacramento, CA 94578

RE: In strong support of AB 2496 (The Foster Family Agency Accountability Act)

Dear Senator Umberg,

The California foster family agency (FFA) system is in an insurance crisis.

Presently, we greatly rely on a state-authorized, nonprofit risk pool, Nonprofits Insurance Alliance of California (NIAC), which insures 12,000 501(c)(3) nonprofits in California — including 90% of California FFAs.

NIAC has successfully insured FFAs for 35 years. However, changes to the judicial system over the past few years have made FFAs uninsurable. Without immediate corrections to judicial processes, NIAC will be forced to nonrenew all FFAs. This will cause a collapse of California's foster family system.

As an insurance broker serving the nonprofit sector in California, I can attest that this crisis is very real. Commercial carriers are understandably unwilling to take on what has become an uninsurable risk.

FFAs are nonprofit organizations licensed by the Community Care Licensing Division of the California State Department of Social Services to engage in the recruiting, approving, and training of, and providing professional support to, certified parent(s), or in finding homes for placement of children for temporary or permanent care who require that level of care as an alternative to a group home.

AB 2496, The Foster Family Agency Accountability Act, will make the procedural corrections required that allow FFAs to become insurable – and expand the number of carriers willing to insure them. This will create a healthier, more competitive insurance market in California.

Importantly, nothing in AB 2496 will prevent injured foster children from recovering damages from responsible parties.

As insurance brokers, we see the important work that nonprofits, including FFAs, do in their communities every day.

We urge you to support, on an expedited basis, these necessary changes to the judicial process so that vulnerable children will continue to get the help they need.

Respectfully,

David Alan Jacobson, Acrisure

Kimberly Cameron, Agri-Center Insurance Agency, Inc.

Mary Ann Meyers, Allied Brokers Insurance Agency Inc.

Medria Watson, Allied Brokers Insurance Agency, Inc.

Kim Lassiter, Andreini & Company

Michael Musilli, Andrew Musilli Insurance Agency, LLC

Rachel Van Zandt, Apex Risk & Insurance Services

Arturo Araujo, Araujo Business Insurance Agency Inc.

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Ralph Torrez, CAL Insurance

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CC:

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Assemblymember Gail Pellerin